

Attorney Docket No.: 3689/18

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:

Polilli et al.

Application No: 10/723,996

Art Unit: 3626

Filing Date: November 26, 2003

Examiner: Not Yet Assigned

For: Methods and Systems for Providing  
Juvenile Insurance Product with  
Premium Waiver Features

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**INFORMATION DISCLOSURE STATEMENT**

Applicants respectfully submit herewith an Information Disclosure Statement (IDS), an Information Disclosure Citation List and copies of the cited foreign patent documents and non-patent literature. This application was filed after June 30, 2003, and therefore, pursuant to the Official Gazette Notice dated August 5, 2003 waiving requirements under 37 C.F.R. § 1.98(a)(2)(i), this IDS is filed without copies of cited U.S. Patents and/or published applications. The Examiner is requested to consider the cited documents, make them of record, and indicate his or her consideration of the documents by initialing the enclosed Citation List adjacent the citation of each document. Please return a copy of the initialed Citation form to the Applicants' undersigned Attorney.

This IDS is being filed prior to receipt of any action letter in this case. Thus no fee is believed to be due for its filing. In the event that the Office determines that a fee is due, the Commissioner is hereby authorized to charge any such fee to the undersigned attorney's Deposit Account No. 02-4270.

Date: April 11, 2006

I hereby certify that the correspondence attached herewith is being transmitted by first class mail to the Commissioner for Patents, Box 1450, Alexandria, VA

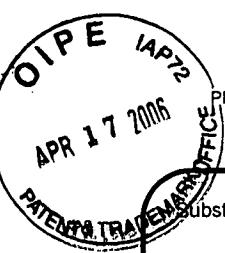
Tabitha Crosier  
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4/11/06  
Date

Respectfully submitted,

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Complete if Known	
Application Number	10/723,996
Filing Date	November 26, 2003
First Named Inventor	Polilli
Group Art Unit	3626
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Attorney Docket Number	3689/18

### U.S. PATENT DOCUMENTS

Examiner Initials	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			
		3,634,669		Soumas et al.	1/11/71	
		4,566,066		Towers	1/21/86	
		4,722,055		Roberts	1/26/88	
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		5,185,696		Yoshino et al.	2/9/93	
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		5,590,037		Ryan et al.	12/31/96	
		5,689,649		Altman et al.	11/18/97	
		5,712,984		Hammond et al.	1/27/98	
		5,752,236		Sexton et al.	5/12/98	
		5,754,980		Anderson et al.	5/19/98	
		5,761,645		Hawkins	6/2/98	
		5,784,696		Melnikoff	7/21/98	
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		5,864,828		Atkins	1/26/99	
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		5,918,217		Maggioncalda et al.	6/29/99	
		5,933,815		Golden	8/3/99	

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/Kristine Rapillo/

Date Considered

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		Number	Kind Code <sup>2</sup> (if known)			
		5,956,691		Powers	9/21/99	
		5,978,778		O'Shaughnessy	11/2/99	
		5,991,733		Aleia et al.	11/23/99	
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		5,999,929		Goodman	12/7/99	
		6,012,044		Maggioncalda et al.	1/4/00	
		6,014,632		Gamble et al.	1/11/00	
		6,021,397		Jones et al.	2/1/00	
		6,026,364		Whitworth	2/15/00	
		6,055,517		Friend et al.	4/25/00	
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		2003/0144888	A1	Baron et al.	7/31/03	

**FOREIGN PATENT DOCUMENTS**

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		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				
			JP 10228509	A	Kitayama	8/25/98		
			WO 01/50306			7/12/01		
			WO 01/69504			9/20/01		
			WO 02/15457			2/21/02		

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**OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS**

Examiner Initials	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		Anonymous. "A Shopper's Guide to Long-Term Care Insurance," National Association of Insurance Commissioners, 1999, 45 pages.	
		Black, Kenneth Jr. and Harold D. Skipper, Jr. <u>Life Insurance</u> 12 <sup>th</sup> Ed., Englewood Cliffs, NJ, Prentice-Hall, Inc. 1994, Chapters 4 and 7.	
		Brown, Bruce. "KSH-2 Financial Calculator 1.6," <u>PC Week</u> , Vol. 8, No. 31, August 5, 1991, pg. 78.	
		DeSimone, Marcella. "Early Enrollment Period Begins for Federal LTCI Program," <u>National Underwriter</u> , April 1, 2002, Vol. 106, No. 13, pg. 40.	
		English, David. "Get Rich Quick," <u>Comput</u> , Vol. 16, No. 98, September 1994, pg. 38.	
		Feldman, Saul. "Wealthbuilder 2.0," <u>Macworld</u> , Vol. 10, No. 5, May 1993, pg. 146.	
		Granza et al. "Financing Long-Term Care: Employee Needs and Attitudes, and the Employer's Role," International Society of Certified Employee Benefits Specialists 1998 Benefits Quarterly, Vol. 14, No. 4, pp. 60-72.	
		Iglehart, Mark. "Don't Gamble when Planning for Long-Term Care," <u>The National Public Accountant</u> , April 2001, Vol. 46, No. 2, p. 11, 2 pgs.	
		Iverson, Wesley. "From Desktop to the Web," <u>Financial Service ONLINE</u> , March 1999, pg. 42+.	
		<i>Journal of Commerce</i> , "Life Before Death," June 19, 1990, 2 pgs.	
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		Kerry, Mark E. "Whole Life & an LTC Rider: One Solution to the Long-Term Care Dilemma," <i>Life Association News</i> , Vol. 86, No. 7, July 1991, pp. 71-75.	
		Poglianich, Antonio. "Life Care Communities: Evaluating a Promising Retirement Alternative," <i>Journal of the Institute of Certified Financial Planners</i> , Vol. 9, No. 1, Spring 1988, pp. 29-34.	
		Pullman, Liz. "Personal Finance: CPAs Compute Pluses, Minuses of New Law Allowing Commissions," <i>Los Angeles Times</i> , November 21, 1998.	
		Shipley, Chris. "12 Best Financial-Software Packages," <i>Working Woman</i> , Vol. 18, No. 2, February 1993, pp. 42-43.	
		TIAA-CREF Web Center. "Optional Long-Term Care Benefits," <a href="http://web.archive.org/web/20020210171521/http://www.tiaa-cref.org...">http://web.archive.org/web/20020210171521/http://www.tiaa-cref.org...</a> , retrieved 4/7/05.	
		Ware, Robert C. "Medicare and Medicaid," <i>Life and Health Insurance Sales</i> , Vol. 135, No. 11, November 1992, pp. 28-30.	

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